

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JEFFREY J. WIDDOWFIELD

Debtor(s)

Case No. 18-20106JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2018.
- 2) The plan was confirmed on 03/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/28/2018, 11/18/2019, 09/28/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/07/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$111,418.56.
- 10) Amount of unsecured claims discharged without full payment: \$55,240.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$109,127.99
Less amount refunded to debtor \$2,174.55

NET RECEIPTS: \$106,953.44

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,350.06
Court Costs \$0.00
Trustee Expenses & Compensation \$4,851.95
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,202.01

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED DIAGNOSTIC PATHOLOG	Unsecured	446.54	NA	NA	0.00	0.00
ARMSTRONG COMMUNITY MEMORI	Unsecured	68.49	NA	NA	0.00	0.00
ARMSTRONG COUNTY MEMORIAL F	Unsecured	109.13	NA	NA	0.00	0.00
ARMSTRONG COUNTY MEMORIAL F	Unsecured	476.76	NA	NA	0.00	0.00
ARMSTRONG COUNTY MEMORIAL F	Unsecured	37.14	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	399.74	399.74	399.74	60.44	0.00
CITIGROUP MORTGAGE LOAN TRUS	Secured	0.00	2,324.98	2,324.98	2,324.98	0.00
CITIGROUP MORTGAGE LOAN TRUS	Secured	146,100.00	145,339.69	0.00	62,868.18	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	2,327.17	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,502.51	4,502.51	4,502.51	680.80	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
DR DENNIS GABOS++	Unsecured	18.85	NA	NA	0.00	0.00
ECMC(*)	Unsecured	4,838.75	4,568.16	4,568.16	690.73	0.00
FBCS INC*	Unsecured	3,414.09	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	360.47	360.47	360.47	54.51	0.00
FIRST COMMONWEALTH BANK(*)	Secured	47,510.65	47,670.80	0.00	25,249.12	0.00
FIRST COMMONWEALTH BANK(*)	Secured	0.00	358.12	358.12	358.12	0.00
FRANK MADONNA	Unsecured	11.71	NA	NA	0.00	0.00
GUARDIAN PROTECTION SERVICES(Unsecured	139.31	139.31	139.31	21.07	0.00
JAMIE WOODFIELD++	Unsecured	0.00	NA	NA	0.00	0.00
JUSTIN WAGNER	Unsecured	55.12	NA	NA	0.00	0.00
LAWRENCE COUNTY EYE ASSOC PC	Unsecured	0.00	NA	NA	0.00	0.00
LUCIEN DIAGNOSTIC IMAGING++	Unsecured	196.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	15,717.13	15,717.13	15,717.13	2,376.52	0.00
N BEAVER TWP-EIT/PERCAPITA TAX	Priority	31.50	31.50	31.50	31.50	0.00
PA SCDU*	Priority	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,121.00	2,997.79	2,997.79	453.29	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,023.00	7,023.03	7,023.03	1,061.92	0.00
TRI COUNTY MEDICAL ASSOCIATES	Unsecured	345.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	4,608.78	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	6,671.71	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED COLLECTION BUREAU INC	Unsecured	6,587.05	NA	NA	0.00	0.00
UPMC	Unsecured	140.00	NA	NA	0.00	0.00
UPMC	Unsecured	90.17	NA	NA	0.00	0.00
UPMC	Unsecured	140.17	NA	NA	0.00	0.00
UPMC	Unsecured	145.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	311.40	2,638.57	2,638.57	398.97	0.00
UPMC PHYSICIAN SERVICES	Unsecured	604.74	604.74	604.74	91.44	0.00
WESTERRA CREDIT UNION	Unsecured	1,007.17	197.35	197.35	29.84	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$88,117.30	\$0.00
Mortgage Arrearage	\$2,683.10	\$2,683.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,683.10	\$90,800.40	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$31.50	\$31.50	\$0.00
TOTAL PRIORITY:	\$31.50	\$31.50	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,148.80	\$5,919.53	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$10,202.01</u>
Disbursements to Creditors	<u>\$96,751.43</u>
TOTAL DISBURSEMENTS :	<u>\$106,953.44</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/19/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.